

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Jacquelyn D. Comans and Richard Allen
Wallace
CRR 7801780

SUBSTITUTED TRUSTEES DEED

WHEREAS, on July 28, 2003, Jacquelyn D. Comans and Richard Allen Wallace executed a Deed of Trust to L. Scott Pickle, Trustee for the benefit of Merchants and Farmers Bank, which Deed of Trust is filed for record in Book 1787 at Page 485 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc. by instrument dated July 28, 2003 and recorded in Book 1801 at Page 315 and re-recorded in Book 2,293 at Page 409 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Mortgage Electronic Registration Systems, Inc. appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated August 8, 2005, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,281 at Page 422 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Mortgage Electronic Registration Systems, Inc. to foreclose under the terms of said Deed of Trust, I did on January 12, 2006, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 443, Section C, Tipton-Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 80, Pages 9-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto

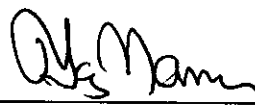
County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on December 22, 29, 2005 and January 5, 2006, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Mortgage Electronic Registration Systems, Inc. bid for said property in the amount of \$122,926.25, which being the highest and best bid, the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof.

WHEREAS, Mortgage Electronic Registration Systems, Inc. has requested transfer and assignment of its bid to the Cimarron Mortgage Company and has authorized the undersigned to convey the property described above to Cimarron Mortgage Company; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of Cimarron Mortgage Company as the highest and best bidder to Cimarron Mortgage Company pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Cimarron Mortgage Company the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on January 12, 2006.

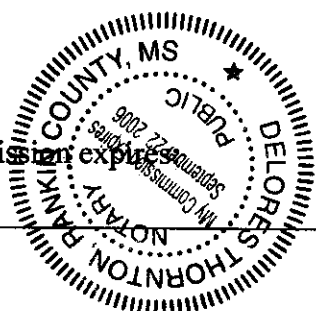
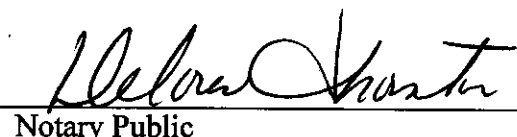


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twelfth day of January, 2006, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

My commission expires

Notary Public

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #05-0886

GRANTEE'S ADDRESS:

Cimarron Mortgage Company
P.O. Box 12830
Jackson, MS 39236-2830
601-899-1500

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Dr., Suite B
Jackson, MS 39216
601-981-9299

INDEX: Lot 443, Section C, Tipton-Pollard, PUD, S1, T2S, R8W, DeSoto Co., MS

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on July 28, 2003, Jacquelyn D. Comans and Richard Allen Wallace executed a certain deed of trust to L. Scott Pickle, Trustee for the benefit of Merchants and Farmers Bank which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1787 at Page 485; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc. by Instrument dated July 28, 2003 and recorded in Book 1801 at Page 315 and re-recorded in Book 2,293, Page 409 of the aforesaid Chancery Clerk's office; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated August 8, 2005 and recorded in the aforesaid Chancery Clerk's Office in Book 2,281 at Page 422; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Mortgage Electronic Registration Systems, Inc., the legal holder of

Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 12, 2006 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property, situated in DeSoto County, State of Mississippi, to-wit:

Lot 443, Section C, Tipton-Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 80, Pages 9-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

Volume No. 110 on the 22 day of Dec., 2005

Volume No. 110 on the 29 day of Dec., 2005

Volume No. 111 on the 5 day of Jan., 2006

Volume No. _____ on the _____ day of _____, 2006

Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 5 day of Jan., 2006

BY Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 412 words @ .12 \$ 49.44

B. 2 subsequent insertions of 824 words @ .10 \$ 82.40

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 134.84

WITNESS MY SIGNATURE on this
20th day of December, 2005.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39218
(601) 981-9299
824 W. E. Ross Parkway
Southaven, MS

05-0886/dm
Publication Dates:
December 22, 29, 2005 and
January 5, 2006